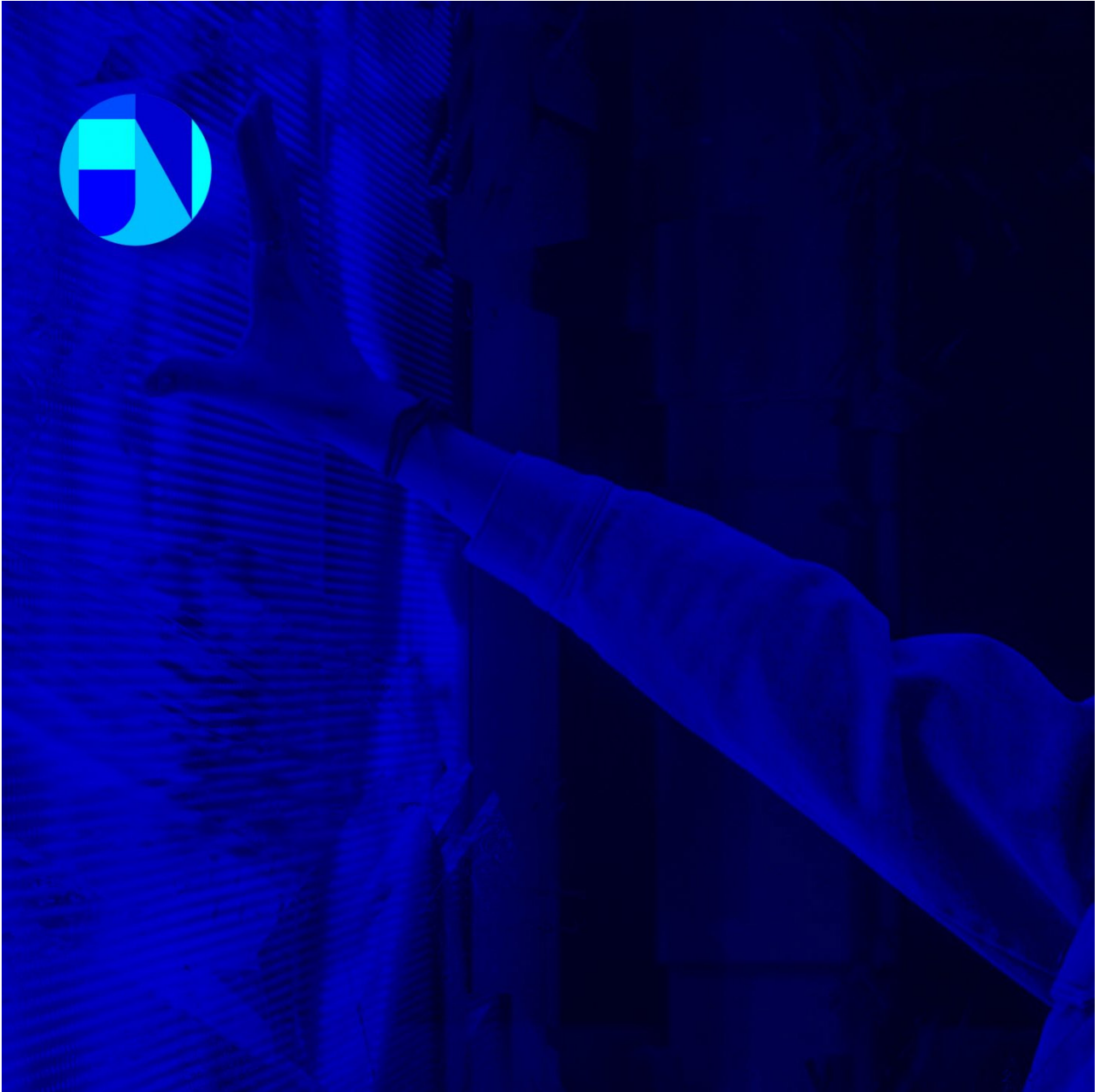




CASE STUDY

# fundação josé neves isa platform



“The ISA platform is a key tool to our objective of contributing to Portugal’s human development through education.”

**Jorge Santos**  
Program Manager

### challenge

Facilitates a universal access to education to all Portuguese learners based on an Income Share Agreement (ISA) product

### solution & goal

The ISA FJN Platform was designed according to the institution's main objective of contributing to Portugal's human development, through education, providing tools for improving its talent and skills. The platform provides the ISA FJN application for learners who want to improve their knowledge and acquire new skills through education. FJN will support the education programs tuition fee and the learner will do the reimbursements according to their financial capacity (based on her/his future income). The platform supports the onboarding process for learners and education providers and a backoffice to support the FJN users to manage all the approval workflows, payments and instalments.

### how-to

Development of a complete platform for submitting the ISA FJN applications and providing the adequate functionalities for managing the platform from the backoffice perspective.

The following components were implemented:

- Onboarding of the Education Providers and its courses on the ISA FJN Platform for the approval and digital contractual signature between FJN and the Institution.
- Onboarding of the learners applying for ISA FJN, providing personal, financial, and motivational information for the approval and digital contractual signature between FJN and the learner.
- Engine to configure all the ISA Product rules and integration with a financial institution for managing the payments to the Education Providers and the instalments paid by learners.
- Backoffice to support FJN on their tasks related to workflows and payments also

providing a set of dashboards to highlight the main indicators of ISA FJN contracts.

- Events and notifications engine for all the relevant actions published through an API.

The platform was developed as a Reactive Web Application with version 11 of the OutSystems platform and integrates with other parties, such as:

- Chave Móvel Digital – a means of authentication and digital signature certified by the Portuguese State.
- Send payments requests and receive information about the result of the request.
- Publish all relevant events and notifications to an event hub.

### benefits

The main benefit for the business and end-users is to provide a full digital experience when applying to the ISA-FJN while having all the process inside one single platform. The integration also avoids manual activities by ensuring that everything is processed inside the platform.





#### about the team

A **askblue** foi fundada em 2013 e presta serviços de consultoria especializada no setor financeiro e na área de tecnologia da informação. Os pontos fortes e as vantagens competitivas da askblue são o resultado da vasta e diversificada experiência profissional da sua equipa de gestão e dos seus quadros profissionais, com experiência comprovada na indústria financeira em contextos organizacionais multinacionais complexos e de alto nível.

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#### about the client

The José Neves Foundation's mission is to help transform Portugal into a knowledge society and put the country at the forefront of human development.

